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ABSTRACT

Areas of morale, health, perceived income adequacy, stress, interaction with family and friends, and attitude toward life in retirement, were examined to determine the existence, degree, and direction of sex differences among widowed persons. Survey data from 161 widowed respondents from a study of 1100 adults aged 50 or older were analyzed. Married respondents (N=707) were also examined as a basis for comparison. Hypotheses tested were drawn from Berardo's thesis that greater adjustment difficulties occurred among male survivors. Nearly all hypotheses were rejected. The only significant differences between widows and widowers were in the areas of stress (with higher proportions of women reporting stress-related symptoms) and interaction (men had lower levels of frequency of interaction but higher satisfaction with the amount of contact). (Author)

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Sex Differences in Adjustment to Widowhood

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Though the literature on adjustment to widowhood is fairly abundant (Lopata, 1971,1973; Atchley, 1975,1977; Berardo, 1968,1970; Bell, 1971; Blau, 1961), direct comparisons of widows and widowers are hard to find (Atchley, 1975). Berardo (1968,1970) has made a strong case for the greater problems faced by the widower, while others (including Lopata, 1973, Atchley, 1975, and Bell, 1971) have outlined the difficulties confronting female survivors. The major problems of the widower, according to Berardo (1968,1970), are isolation, lack of marital status peers, serious disruption of the independent household structure, and health problems. He suggests that widowers are less likely than widows to have marital status and age peers, are not well-prepared to take over household maintenance, are less likely to be able to continue to live independently, and have difficulty finding an adequate substitute for the intimacy afforded by the marital relationship. Berardo also reports that the position of the widower is made more difficult by the loss of his occupational role. "The combined retiree-widower status places him in a position of social isolation, leading to reduced communication and interaction with significant others (Nye and Berardo, 1973)." Finally, Berardo (1968,1970) notes that widowers may be limited in their social contacts because of poor health, and, compared to other marital statuses, are least likely to have a high degree of contact with family and friends.

Among those who have outlined the problems facing the female survivor, Bell (1971) has argued that, since marriage is typically more important for a woman, widowhood means loss of a most basic role.

Even though her daily household routine may remain unchanged, she loses her most salient role, that of being a wife. Bell (1971) also points out that widows are much less likely to remarry, and are more likely to have economic problems. The remarriage rate for widowers is two time the remarriage rate for widows, and among people 55 and older, the rate for widower remarriage is five times that for widows (Cleveland and Gianturco, 1976). Atchley (1975) and Lopata (1973) have disucssed the greater magnitude of the economic difficulties faced by the widow. In their study of bereaved men and women, Glick, Weiss, and Parkes (1974) found that "widowers seemed to be distinctly less likely than widows to be worried about how they would manage their financial situation (1974: 271)."

In order to address some of these issues, this paper examines the existence, degree, and direction of sex differences among widowed persons on such dimensions as interaction with family and friends, stress, health, adeqaucy of income, and attitude toward retirement.

SAMPLE AND METHOD

Sample. The data used for this research were gathered as part of a study of the impact of retirement on adjustment to aging. Questionnaires were mailed to approximately 1650 people age 50 or older who were residents of a rural township in the Midwest. The township includes a small town with a population of about 15,000. Eleven hundred six (1106) questionnaires were returned for a response rate of about 70 percent. The median age of the respondents was 63; 42 percent of those who responded were male; 58 percent were female.

One-hundred sixty-one (161) of the respondents were widowed (23 widowers and 138 widows). Seven hundred seven (707) were married--578 men and 329 women.

Measures. Overall adjustment was measured by the Lawton Morale Scale (1972). Comparisons were also made on specific items selected from the scale: "How much do you feel lonely?" ('Not much' or 'A lot'), and "How satisfied are you with your life today?" ('Satisfied' or 'Not satisfied'). Health was assessed by a single self-rated item: "How would you rate your health?" (response categories ranged from very good to very poor). Frequency of interaction was measured for two types of interaction: contact with children and grandchildren, and contact with friends and neighbors. Respondents were asked to indicate how frequently they see these people (ranging from very often to never). Overall satisfaction with levels of interaction was assessed by agreement or disagreement with the statement, "I see enough of my friends and relatives." In addition, respondents were asked to indicate whether or not they wanted more contact with either friends and neighbors or children and grandchildren. Stress was assessed by items covering sleep disturbances, weight and appetite changes, and intentionality of weight change. Attitude toward life in retirement was measured by a semantic differential comprised of fourteen adjective pairs, including: good-bad, happy-sad, active-inactive, empty-full, and busy-idle. Social status, as measured by a modified version of the Hollingshead Two-Factor Index (1975), was included in the analysis since it has been shown to affect friendship patterns and activity

levels (Lopata, 1971, 1973; Atchley, 1977). The mean social status score for the widows in this study was 40.6; for the widowers, 33.6 (lower numbers signify higher status).

Statistical analysis. Partial correlations and crosstabulations were computed to determine if the sex of the surviving spouse is significantly related to the variables described above. Partial correlations were chosen since they provide the researcher with a single measure of association describing the relationship between two variables while controlling or adjusting for the effects of one or more additional variables. Three control variables were used for this study: age, social status, and length of time widowed. Age was controlled because of its effect on health and because widowers tend to be older than widows. Length of time widowed was controlled because it was assumed that recent widows and widowers (those widowed one year or less) would have problems different from those of people widowed longer. Social status was controlled because of its potential effect on health, friendship patterns, and morale. Zero-, first-, and third- order partials were computed to allow an examination of the simple bivariate relationship (zero-order, no controls), the effect on the basic relationship of adjusting for each control variable individually (first-order partials), and the effect of controlling for all three simultaneously (third-order partials).

The same partial correlations (with the exception that length of time widowed is deleted as a control variable) were computed for the married respondents in the study so that comparisons could be made between the sex/dependent variable relationships for widowed people and those for the married sample. Since many of the claims made about the greater difficulty of one sex in adjusting to widowhood might actually reflect sex differences that exist for all marital statuses, such comparisons were necessary.

RESULTS

Morale. The data on morale supported Atchley's (1975) conclusion that widowed persons are generally successful in coping with loss of spouse; the majority of both widowers and widows in this study had high morale scores. Further, there was no significant difference between the morale of the widowed men and women. When age, social status, and length of time widowed are controlled, the magnitude of the relationship between sex and morale is found to be very small and theoretically as well as statistically insignificant. Two commonly cited assumptions about widowhood are brought into question by these data: the majority of widowed people in this study were found to have a positive outlook on life, and neither widows nor widowers were more likely to experience low morale or poor adjustment.

The issue of adjustment is considered further in the separate examination of two items from the morale scale, one dealing with loneliness, and the other with life satisfaction. In response to the question, "How satisfied are you with your life today?", 95.7 percent of the widowers said that they are satisfied, while only 82.4 percent of the widows were satisfied. Though partial correlation values do not confirm this difference as significant (third order partial= -.12, p=.08), an interesting relationship emerges in the first-order correlation when social status is controlled. The first order partial is .17, significant at .02 when social status is controlled, indicating that the relatioship is stronger when the suppressor effect (Rosenberg, 1968) of income and occupational status, which can clearly influence life satisfaction directly and indirectly

through friendship patterns and activity levels (Atchley , 1975; Lopata, 1973), is controlled.

While social status introduces some variation, overall the majority of widowers and widows were satisfied with their lives. Similarly, the majority of both groups said that they did not feel lonely very much of the time. This finding is in constrast to Blau (1961) and Lopata (1973) who maintain that loneliness is a major problem for widowed people. Only 17.4 percent of the men and 26.9 percent of the women in this study reported feeling lonely a lot. This discrepancy may, in part, be explained by rural-urban, city size, and regional differences. Lopata's widows, half of whom have trouble with feelings of loneliness, were from a very large city, most of them reported being afraid to go out at night, and many said they do not drive. All of these factors would certainly tend to contribute to feelings of loneliness and isolation.

Though the widowed persons in this study were generally not lonely very much, they were somewhat more likely to be lonely than the married subsample, as illustrated in the following table.

Table 1. Percent lonely a lot by marital status and sex.

SEX	MARITAL STATUS	
	Widowed	Married
Men	17.4	4.6
Women	26.9	6.9

Clearly a larger proportion of widowed people report loneliness than the married group, but the fact that the majority of both widows and widowers are not lonely very much of the time sheds new light on the issue. These data also refute the position that widowers tend to

be more isolated and lonely than do widows (Berardo, 1970; Troll, 1971; Blau, 1961). Loneliness is not a major problem for most of the widowed people in this study, and sex is not a valid predictor of who is likely to experience loneliness in widowhood.

These and other recent findings (Atchley, 1975) are in direct contrast to earlier conclusions of Blau(1961) and Berardo (1970). This apparent disagreement about the morale of the widowed may be mediated by the factors of health and income (Morgan, 1977). Poor health and financial problems have been shown to be related to low morale and life satisfaction (Atchley, 1975, 1977; Chatfield, 1977; Lopata, 1973). Since the general health, health care, and economic condition of the older population was poorer in earlier years(Schulz, 1976), it is possible that the health and income problems which were commonly associated with age in earlier times may explain the decreased morale that was thought to be a result of loss of spouse. As health and income conditions have improved, lower morale is less commonly found to be a correlate of widowhood.

To further examine the notion of improved health and finances and their relationship to adjustment, these areas will now be considered.

Health. While tabular analysis revealed a slight difference between the percentage of widows and widowers reporting good or very good health (65 percent and 77 percent respectively), partial correlations indicate that there is no statistically significant relationship between health and sex for widowed people. Male survivors are no more likely to suffer ill health than are females, and both are generally healthy

groups. There is also no significant relationship between sex and health for,married persons, and the proportions who report good or very good health are similar but slightly higher than those for the widowed sample (about 80 percent of the married men and 77 percent of the married women described their health as good or very good). The differences in the reported health of married and widowed persons may be attributable to the difference of about ten years in the mean age for these groups (the mean age of the widowed sample is 71.9; the average age of the married respondents is 61.8).

Summary of the health findings yields no support for the notion that widowed people tend to be physically ill and weak, nor is there any significant difference in the health of male and female survivors. Considered in light of the relationship between health and morale, the predominantly positive reports of good health among the widowed respondents may explain the typically high morale of that group.

Income. As previously noted, income and health have been found to be strongly related to morale and life satisfaction (Atchley, 1977; Chatfield, 1977). Since it has been demonstrated that the widowed people in this study typically have high morale and good health, it is reasonable to expect that they also have adequate incomes. This assumption is borne out by the finding that about 75 percent of both widows and widowers said that they feel their present incomes are sufficient to meet their living expenses. Thus these findings support those previously cited in that the predominance of high morale among this population is accompanied by good health and adequate incomes; widowhood does not appear to interfere with the relationship between these variables.

The lack of difference between widows and widowers on perceived income adequacy apparently contradicts the literature which reports that widows are much more likely to experience financial difficulty. However, it must be pointed out that the measure used was a subjective assessment of perceived adequacy, not a quantitative dollars-per-year amount. (Because of an extremely large number of missing cases for the quantitative income question, it was not considered useful data). These findings yield no information on differences between widows and widowers in terms of actual income, knowledge of and ability to handle financial matters, etc.

To supplement this income information, social status was examined. Table 2 illustrates the difference between widows and widowers on this dimension (as measured by the Hollingshead Two-Factor Index).

Table 2. Social status by sex for widowed respondents (percentages).

Sex	Social Status		
	High	Middle	Low
Men	40.0	25.0	35.0
Women	9.9	41.4	48.6

There is clearly a substantial difference in the proportions of men and women with high social status. This differential is borne out by the Pearson product-moment correlation of .15 ($p=.05$) for sex and social status. There is no such relationship between these two variables for the married subsample.

Thus widows are more likely to have lower social status than are widowers. It is interesting that, even though widows may have lower social status (and, possibly, lower incomes), they are no more likely to assess their incomes as inadequate than are widowers.

These data on income are inconclusive in that no information on actual income is available, but the fact that the strong majority of both groups find their incomes sufficient tends to support the notion that the financial situation of widowed people (and the older population in general) is basically satisfactory (Schulz, 1976). As suggested in the section on morale, this prevalence of income adequacy can partly explain the high morale of the widowed people in this study, as well as the difference between the morale of the widows of this decade as compared to those examined by Blau (1961).

Stress. Stress is defined as a psychophysical reaction to a disruptive event; as such, it manifests in certain predictable physiological symptoms. Zung (1965) has identified sleep disturbance, unintentional change in weight, and change in appetite as the best indicators of stress.

There is a marked difference between the widows and widowers in this study on the dimension of stress in the direction opposite that suggested by Berardo (1968,1970) and popular literature. The women were significantly more likely to experience the stress-related changes delineated by Zung (1965). Of the women, 68.1 percent (v. 34.8 percent of the men), reported moderate or high levels of stress. The significance of this differential is supported by the third order partial correlation between sex and stress of .35 ($p=.001$).

This sex difference exists between married persons also, but to a lesser degree. 54.2 percent of the married women (v. 38.9 percent of the married men) reported moderate to high levels of physiological reactions to stress. (The second order partial correlation between sex and stress for the married sample is .14, significant at .001). Widowhood apparently increases the difference between men and women on the dimension of stress in that it increases the percentage of women with high or moderate levels of stress.

Since the difference between men and women on stress was so contrary to popular notions about men having to endure greater stress throughout the life span, and since the difference between widows and widowers was so great, the issue was considered in more detail. Because three of the four stress items dealt with weight gain or loss and appetite change (see Methods section), it was considered that perhaps women paid more attentionto these issues and that men might be more likely to ignore or be unaware of weight changes that might seem important to a woman.

However, looking at the stress items individually revealed that it was <u>not</u> the weight/appetite questions on which the men and women differed significantly; there was only about a 5 to 10 percent difference between the proportions of men and women (both married and widowed) who experienced a change in appetite or an unintentional change in weight. The stress symptom that accounted for the largest difference between the men and women in this study was the experience of a sleep disturbance.

As can be seen from the following table, the difference between married men and women was not nearly as great as that for widowed persons; there is a 40 percent difference in the proportions of widowed men and women who have trouble sleeping.

Table 3. Percent experiencing sleep difficulty sometimes, often, or nearly always, by sex and marital status.

	Marital Status	
Sex	Married	Widowed
Men	25.6	13.6
Women	43.3	56.2

It should be noted that the 13.6 percent of the widowed men in this table all had checked the category "sometimes"; none of the widowed men reported having sleep problems often or nearly always (while 18.2 percent of the widowed women fell into these two categories).

Table 4 gives the partial correlation values and significance levels for the relationships between sex and the stress scale items. This table further confirms the fact that it is the sleep disturbance item (and not the weight/appetite items) that is the greatest source of difference (has the strongest relationship with sex), and that the differences are greater between widowed men and women than between married men and women.

Table 4 Partial correlations: sex with stress scale items for married and widowed persons

	Married	Widowed
Sex Correlated With:	Second Order Correlation (significance)	Third Order Correlation (significance)
Sleep Disturbance	.18 (.001)	.32 (.001)
Appetite Change	-.06 (.05)	.13 (.07)
Weight Change	.08 (.02)	.06 (.25)
Intentionality of Weight Change	.06 (.06)	.03 (.35)

These findings on stress seem to indicate that women are more likely to experience the physiological concomitants of stress than are men, and this difference is greater between widowed men and women than between married men and women. This larger difference may in part be attributable to the vast changes and new responsibilities to which a widow must adjust. The general difference between men and women on stress may also be explained by a basic difference in the sleep patterns of men and women (suggesting that sleep disturbance is not a reliable indicator of stress), but the fact that the difference becomes more exaggerated in widowhood suggests that stress may indeed be the explanation. Holmes and Rahe (1967) have found that, in fact, death of spouse is the foremost stress-producing event in a person's life. Concluding that widows do experience more stress-related physiological changes than do widowers, it is interesting to note that the substantial difference in stress does not translate into differences in morale or health.

Interaction. When asked to respond to the statement, "I see enough of my friends and relatives," 81.8 percent of the widowers agreed, while only 46.9 percent of the widows felt that they see enough of these people. The

third order partial correlation of -.18 (p=.02) substantiates the direction and importance of this observed sex difference. Though this item does not yield any information on actual frequency of interaction, it clearly indicates that widows are more dissatisfied than widowers with whatever these frequencies are. A closer examination of the issue of interaction is warranted, as there are several distinct facets of the question. Actual frequency of interaction will be separated from satisfaction with frequency of interaction, and contact with relatives and children will be considered separately from interaction with friends and neighbors.

Interaction with friends and neighbors. In reporting actual frequency of interaction with friends and neighbors, 69.4 percent of the widows and 59.1 percent of the widowers said that they see these people often or very often. This difference is reflected in the third-order partial correlation of -.19 significant at 01. While the majority of both groups had high levels interaction with friends and neighbors, widowed women did report more frequent interaction than did widowers. However, this same sex difference was found for married persons, with married women seeing friends more often than do married men ($r = -.14$, $p = .001$), suggesting that widowhood does not introduce sex differences in patterns of interaction with friends and neighbors.

While widows interacted somewhat more frequently with friends than widowers did, there was no difference in terms of satisfaction with these levels of frequency. About 25 percent of both groups indicated that they would like to see more of their friends and neighbors. Widowers are apparently just as satisfied with less contact than widows.

Interaction with children and grandchildren. When asked to indicate desire for more contact with family, 31 percent of the widows expressed dissatisfaction with the frequency of their contact with children and grandchildren, while only 17 percent of the widowers said they would like to see more of them. (The third order partial correlation between sex and satisfaction with frequency of contact with children and grandchildren is .15, significant at .05). Even though widows were signficantly more dissatisfied with the frequency of interaction, they had slightly (but not significantly) more contact with children and grandchildren than widowers did, as indicated by the following table.

Table 5. Frequency of interaction with children and grandchildren by sex for widowed men and women

	Frequency of Contact					
Sex	Very Often	Often	Sometimes	Seldom	Very Seldom	Never
Women	25.2	43.5	23.7	5.3	1.5	0.8
Men	25.0	30.0	25.0	5.0	5.0	10.0

The percentage distribution suggests that widows have somewhat higher frequency of contact with children and grandchildren than do widowers, but the difference is not statistically significant (third order partial correlation between sex and contact with children and grandchildren is .05, $p = .3$). Thus, widowers not only had essentially the same amount of contact with family as did widows, they were significantly more content with the frequency of these contacts. Isolation from family is clearly no more of a problem for widowers either in terms of actual contact or in terms of feeling the amount of contact is insufficient.

In summary, while widowers reported significantly less contact with friends and slightly (but not significantly) less with relatives, they are not dissatisfied with these levels of interaction; in the case of

contact with children and grandchildren, widowers are more satisfied with the amount of contact, and, in terms of contact with friends and neighbors, widowers are equally satisfied with less contact. These findings clearly demonstrate the importance of considering the issues of frequency of interaction and satisfaction with those levels of contact separately. The frequency of interaction data supports, to a certain extent, the position of Berardo (1970), Troll (1971), and Blau (1961) in that the widowers were found to be somewhat more isolated from friends and neighbors and family than widows. However, the data on satisfaction with level of contact indicates that widowers are quite content with how frequently they see their families and friends. This finding strongly suggests that "isolation" can be totally unrelated to loneliness, dissatisfaction, or poor adjustment. While widowers may be somewhat more isolated (if isolation is defined in terms of amount of outside contact), this clearly is not a problem for most of them.

Attitude toward life in retirement. Atchley (1976) has suggested that widowhood may have an impact on one's adjustment to retirement if plans for retirement include a life style centering around being a member of a couple. Berardo (1970) has reported that the combination of retirement and widowhood make the adjustment of the male survivor more difficult. In order to examine the interaction of widowhood and retirement, respondents' attitudes toward retirement were analyzed. Respondents were asked to note their attitudes toward their lives in retirement, as they are or will be, by responding to fourteen semantic differential adjective pairs, including: good-bad, happy-sad, active-inactive, busy-idle, meaningful-meaningless. For widowed persons, there was no significant relationship between sex and attitude toward life retirement. Both widows and widowers displayed positive atti-

tudes, undermining the argument that widowhood is more difficult for men because they have also had to undergo the problems associated with adjusting to retirement (Berardo, 1968). Retirement is apparently not traumatic for widowers, since widowers' attitudes are as positive as widows' -- they were no more likely to find life in retirement sad, empty, or hopeless than were widows, and both groups were much more likely to describe retirement as happy, full, and good.

Married respondents were also positive in their attitudes toward retirement (slightly more positive than the widowed sample), but there was a small but significant difference between married men and women, in that the women were more positive. That no sex difference exists for widowed persons suggests that marital status is an important variable to be considered for the issue of sex differences in retirement.

SUMMARY AND CONCLUSIONS

This study was conceived in response to the controversy over whether men or women have greater difficulty in adjusting to widowhood. The findings generally contradict both positions. Widows and widowers from a rural township in the Midwest were compared on a number of dimensions, including morale, health, and interaction, while age, length of time widowed, and social status were controlled. No significant difference was found between the morale of widows and that of widowers. Further, the 138 widows and 23 widowers in this sample did not differ significantly on measures of loneliness or life satisfaction. There were also no significant differences between widowed

men and women on self-reported health or subjective assessment of adequacy of income. Though the women were not more likely to see their incomes as inadequate, they were lower in social status (as measured by the Hollingshead Two-Factor Index of Social Position). Because of an extremely large number of missing cases, data on actual dollars-per year income were unavailable, leaving the income data incomplete. The greatest differential was in the area of stress--women were much more likely to report sleep disturbances and other stress-related physiological changes. This finding held true for the married sample also, but the difference was greater between widowed men and women. A second area of difference was that of interaction with friends and relatives. Widowers had less contact with friends and neighbors, and slightly less with children and grandchildren, but they were not more dissatisfied with the frequency of these interactions. In fact, in the case of contact with children and grandchildren, widowed women were significantly more likely to indicate a desire for more interaction.

Clark and Anderson (1967: 256) concluded that "It is hard to assess which status is the more burdensome--widow or widower. Each sex has its own special set of adaptive tasks." According to the results of this study, each sex apparently makes those adaptations very successfully; this study yields a very positive view of adjustment. An important byproduct, beyond the general lack of sex differences in adjustment to widowhood, is the finding that the majority of both widows and widowers had good morale; they were also found to be in good health, to have adequate incomes, positive attitudes toward retirement, and most had satisfying levels of interaction with friends and relatives.

Good health and an adequate income have been found to be directly related to high morale (Atchley, 1977), and Arling (1976) found that good health and availability of economic resources are the primary factors facilitating involvement with the family, neighbors, and friends. It is not surprising, then, to have observed high levels of interaction and good morale among this population which also reports a high prevalence of good health and sufficient incomes. These two factors, health and income, along with geographic variables (region, city size, and rural v. urban) might partly explain the difference in the findings of this study from those of previous research (especially Blau, 1961 and Lopata, 1971, 1973) which emphasized the loneliness and poor morale of widowed persons.

Morgan (1976: 695) offered the suggestion that we begin to study the problems of widowhood instead of widowhood as a problem. The foregoing analyses support this propostion in that the potential difficulties faced by a widowed person are varied, dependent on a number of factors, and are not predictable effects of widowhood per se. Those who might have trouble adjusting to widowhood are those who would be likely to have poor adjustment regardless or marital status--that is, those with poor health and/or inadequate income. The distinction between the adjustment of widows and the adjustment of widowers is valid only to the extent that these two variables--adequate income and good health--are functions of the sex of the survivor.

TABLE 6

HIGHEST ORDER PARTIAL CORRELATIONS BETWEEN SEX AND

SELECTED VARIABLES BY MARITAL STATUS

SEX CORRELATED WITH:	WIDOWED CORRELATION (SIGNIFICANCE LEVEL)	MARRIED CORRELATION (SIGNIFICANCE LEVEL)
Morale	-.11 (.12)	.04 (.147)
Loneliness	-.05 (.27)	-.045 (.13)
Life Satisfaction	-.12 (.08)	-.008 (.4)
Frequency of Contact w/Friends, Neighbors	-.19 (.01)	-.14 (.001)
Desire to See More of Friends, Neighbors	.02 (.4)	.017 (.34)
Frequency of Contact w/Children, Grandch.	-.05 (.3)	.001 (.5)
Desire to See More of Children, Grandch.	.15 (.05)	-.06 (.08)
Health	-.07 (.2)	-.03 (.2)
Income Adequacy	.03 (.4)	.04 (.15)
Attitudes Towards Retirement	.118 (.14)	.135 (.002)
Stress	.35 (.001)	.14 (.001)

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